

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF SOUTH CAROLINA**

Case no. 14-03185-jw

**ORDER CONFIRMING NO STAY IN EFFECT**

The relief set forth on the following pages, for a total of 3 pages including this page, is hereby **ORDERED**.

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|                                      |   |  |
|--------------------------------------|---|--|
| <b>IN RE:</b>                        | ) | <b>BANKRUPTCY CASE NUMBER: 14-03185-JW</b> |
|                                      | ) |  |
| <b>Orlando Maurice Patterson and</b> | ) | <b>CHAPTER 13</b>                          |
| <b>Tonikka Mozone Patterson,</b>     | ) |  |
|                                      | ) | <b>ORDER CONFIRMING NO STAY IN EFFECT</b>  |
|                                      | ) |  |
| <u><b>Debtors</b></u>                | ) |  |

This matter came before the Court on the motion of Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as Trustee for Normandy Mortgage Loan Trust, Series 2013-9 (“Christiana Trust”), seeking an Order Confirming the Automatic Stay Is Not in Effect with respect to the real property located at 131 Odom Street, Aiken, South Carolina, (“the Property”). The Court, having considered the same, and being fully advised on the premises, makes the following:

**FINDINGS OF FACTS AND CONCLUSIONS:**

1. The automatic stay of 11 U.S.C. § 362 that was imposed on the property of the estate is lifted and no longer in effect.
2. Movant has conferred with the Trustee in this matter and the Trustee has consented to the instant Order.
3. Movant has conferred with the Debtor in this matter and the Debtor has had no objection to the instant Order.

**IT HEREBY ORDERED:**

1. Movant is permitted to offer and provide Debtors with information regarding a potential forbearance agreement, short sale, deed in lieu, loan modification, refinance agreement, or other loan workout/loss mitigation agreement, and may send any required notice to the Debtor and may proceed with its state court remedies.

2. The fourteen-day stay provided for in Fed. R. Bankr. P. 4001(a)(1) is waived in accordance with Fed. R. Bankr. P. 4001(a)(3), such that upon entry of this Order Creditor may immediately exercise any and all of its state law rights and remedies with respect to the Collateral.
3. Movant is granted leave to seek the allowance of a deficiency claim, if appropriate.

**IT IS SO ORDERED.**